

DETECTION OF UNAUTHORIZED ACCOUNT TRANSACTIONSABSTRACT OF THE DISCLOSURE

Account transaction protection is provided during the automated authorization
5 process of a charge account, a debit account, a personal account or a business account.
After a vendor asks the authorization service provider to approve a pending
transaction, the authorization service provider automatically contacts an account
holder asking for approval or refusal of the pending transaction. The contact is made
by telephone, or computer network, such as the Internet. After entering a PIN to
10 establish identity, the account holder approves or rejects the pending transaction after
receiving a validation request message detailing the facts of the transaction. The PIN
may be a normal PIN or a duress PIN. If the duress PIN is used, indicating the
account holder is under duress to approve the pending transaction, the service
provider notifies the authorities. Similarly, if the account holder indicates that refusal
15 is due to unauthorized use, the service provider contacts the authorities.